

HOUSE BILL 991

By Beck

AN ACT to amend Tennessee Code Annotated, Title 56,
relative to insurance.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 56, Chapter 7, Part 1, is amended by
adding the following as a new section:

(a) As used in this section:

(1) "Dog" means all domesticated members of the canine family; and

(2) "Policy" means a homeowner's insurance policy, renter's insurance
policy, or policy of insurance that covers a manufactured or mobile home.

(b) Except as otherwise provided in subsection (c), an insurer shall not, based
solely on the specific breed or mixture of breeds of a dog that lives or is otherwise cared
for on the property for which the insured has or is seeking the policy, do the following:

(1) Refuse to issue a policy;

(2) Terminate the policy prior to the expiration of the policy period;

(3) Refuse to renew the policy; or

(4) Increase a premium or rate for the policy.

(c) Subsection (b) does not prohibit an insurer from taking an action listed in
subdivisions (b)(1)-(4) based on sound underwriting and actuarial principles on the basis
that a particular dog that lives or is otherwise cared for on the property is a potentially
vicious dog or vicious dog, as defined in § 39-17-1363.

(d) An insurer shall not ask or inquire about the specific breed or mixture of breeds of a dog that lives or is otherwise cared for on the property, except to ask if the dog is a potentially vicious dog or vicious dog, as defined in § 39-17-1363.

(e) A violation of this section constitutes a violation of the Unfair Trade Practices and Unfair Claims Settlement Act of 2009, compiled in chapter 8, part 1 of this title. A violation of this section constitutes an unfair claims practice and is subject to the penalties and remedies as provided in the Unfair Trade Practices and Unfair Claims Settlement Act of 2009.

SECTION 2. This act takes effect July 1, 2023, the public welfare requiring it, and applies to policies entered into, amended, or renewed on or after that date.